

**FILED**

JUL 05 2017

Dear honorable Judge Waites,

United States Bankruptcy Court  
Columbia, South Carolina

Re: 17-02941-jw

After further review and speaking to an attorney regarding my situation and the bankruptcy filings. I have decided to exercise my 5<sup>th</sup> amendment right of due process in an administrative court where my rights are protected first before proceeding with a bankruptcy. The alleged creditors that are my main reasons for filing bankruptcy which I have in dispute have not provided me proof that there is a lawful debt owed to them. In fact, these alleged creditors have not validated these alleged debts and have defaulted on all my good faith efforts through every correspondence of my administrative process to validate the alleged debts thereby violation all my rights and refusing to fully disclose to me any documents that valid proof that money was lent from them decreasing their balance and have been avoiding me the right to full discovery and disclosure. They have not proven to me that they are the true holders in due course of the security instruments which entitles me to pay either of the alleged creditors anything that is assumed to be an alleged debt owed to them. If they can prove to me that this debt is still a valid lawfully owed debt to them and can produce the original documents that I have requested in my validation request, I may move forward with a bankruptcy but under a different chapter. I would like to put a stay on this case or have it dismissed with stay giving me the option to reopen after the results of the civil action I will file with these alleged creditors if needed.

Neben L. Bruce 7-5-2017

Signature or Debtor

Date